

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Case No. 19-20959 GLT
	:	
Glen H. Green and Esther L. Green,	:	Chapter 13
	:	
Debtors,	:	Document No.
	:	
Glen H. Green and Esther L. Green,	:	
	:	
Movants,	:	Related to Docket No. 144
	:	
vs.	:	
	:	
No Respondents.	:	

CONSENT ORDER TO APPROVE POST
PETITION AUTOMOBILE FINANCING

AND NOW COME the Debtors, Glen H. Green and Esther L. Green, by their counsel, Zebbley Mehalov & White, P.C. and Daniel R. White, Esquire, and Chapter 13 Trustee, Ronda J. Winnecour, by her counsel, Kate DeSimone, and files the within Consent Order to Approve Post Petition Automobile Financing representing as follows:

1. This Consent Order is being sought on an emergency basis as Debtors have an immediate need to purchase a used vehicle for personal/business use.
2. Movants are the Debtors in this Chapter 13 Bankruptcy proceeding having filed a Voluntary Chapter 13 petition on March 12, 2019.
3. The Debtors have proposed a Chapter 13 plan dated March 1, 2022, which provides for a distribution to unsecured creditors with a plan payment of \$2,452.00 per month.
4. The Debtors have commenced monthly payments to the Trustee with payments being sent by certified check. Debtors are in month 47 of a 84 month plan.
5. The Debtors are seeking secured financing in order to purchase a used vehicle for Debtors personal/business use. The Debtors already have a commitment to finance a used car and they and the lender are awaiting bankruptcy authorization.

Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED,** and **DECREED** that:

1. The Debtors' *Motion* is **GRANTED** as provided by the terms of this *Order*. Debtors are authorized to obtain secured financing for the purchase of a used vehicle on the following terms:
 - (a) the total amount of financing shall not exceed \$25,000.00 and interest rate

should not exceed 20%; and;

- (b) the monthly payments made under the financing agreement **shall not exceed** \$500/per month.
- 2. To the extent that Debtors secure financing for the purchase of a used vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtors shall file:
 - (a) an amended chapter 13 plan; and
 - (b) a report of purchase/financing.
- 3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of purchase/financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.
- 4. Pending confirmation of any amended plan providing for the new postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to the POSTPETITION AUTOMOBILE LENDER for the contract amount so long as sufficient supplemental funds are provided by Debtors.
- 5. Notwithstanding the inclusion of the postpetition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the POSTPETITION AUTOMOBILE LENDER.
- 6. Debtors shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

ZEBLEY MEHALOV & WHITE, P.C.

/s/ Daniel R. White

Daniel R. White

PA I.D. No. 78718

P.O. Box 2123

Uniontown, PA 15401

Telephone: 724-439-9200

Facsimile: 724-439-8435

Attorney for Debtors

Email: dwhite@Zeblaw.com


OFFICE OF THE CHAPTER 13 TRUSTEE

/s/Kate DeSimone

Kate DeSimone
U.S. Steel Tower-Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566

Prepared by: Daniel R. White, Esquire

Dated: February 27, 2023



Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

Case Administrator to Mail to:
Debtor(s)
Counsel for Debtor(s)
Kate DeSimone
Office of the U.S. Trustee

DATED: February 27, 2023

In re:
Glen H. Green
Esther L. Green
Debtors

Case No. 19-20959-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 27, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Glen H. Green, Esther L. Green, 923 Newell Road, Fayette City, PA 15438-1159

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE MONEY SOURCE INC. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor The Money Source Inc. bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING cwohrlab@raslg.com
Daniel R. White	on behalf of Joint Debtor Esther L. Green lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor Glen H. Green lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Denise Carlon	

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on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com

Lauren Berschler Karl

on behalf of Creditor Ditech Financial LLC lkarl@rascrane.com lbkarl03@yahoo.com

Maria Miksich

on behalf of Creditor The Money Source Inc. mmiksich@kmlawgroup.com

Maria Miksich

on behalf of Creditor THE MONEY SOURCE INC. mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor THE MONEY SOURCE INC. wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sheetal Ramesh Shah-Jani

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION sshahjani@rascrane.com

Sheetal Ramesh Shah-Jani

on behalf of Creditor PNC Bank N.A. sshahjani@rascrane.com

Stephen Russell Franks

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

Thomas Song

on behalf of Creditor THE MONEY SOURCE INC. pawb@fedphe.com

TOTAL: 16